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ABSTRACT

This guide was prepared to inform students in Tacoma (Washington) public schools about the college admissions process. It notes that colleges have different selection criteria and discusses differences between community colleges and four-year colleges and between selection criteria in small, private colleges and large, public universities. A section on college applications discusses preliminary visits to colleges, applications, letters of recommendation, supporting letters of recommendation, multiple applications, interviews, college admissions tests, scholarship applications, recommended college preparation curriculum patterns, class rank, notification, the role of the student, extracurricular activities, and the personal essay. Applicants are reminded that they must prepare materials that will give admissions committees a comprehensive summation of their backgrounds, strengths, achievements, and goals. A section on standardized tests describes the Preliminary Scholastic Aptitude Test, the American College Test, the Scholastic Aptitude Test, achievement tests, advanced placement tests, college-level examination programs, and the International Baccalaureate program. Guidelines for students and their parents to consider before beginning a college search are listed, as are helpful publications. A timetable for college planning is given and forms are included to help students plan to meet college expenses and compare colleges they are considering. Information is also provided on a variety of federal financial aid programs. (NB)

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Student Guide for College Planning

ED317885

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Tacoma Public Schools

April 1989

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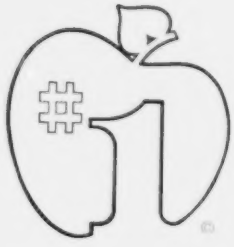
TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

The staff and resources of the Tacoma Public Schools are available to parents and students to facilitate the college planning process. The counseling staffs and career centers in each of the five high schools, as well as the advisory programs in selected schools, are the most accessible sources of information. Counselors may be reached at the following telephone numbers:

Foss 596-2300
Lincoln 596-2000
Mount Tahoma 596-1800
Stadium.....596-1235
Wilson 596-2200

Additionally, parents and students may contact the following Central Administration office:

Department of Counseling &
Career Development 596-1063



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This publication was compiled by James Gibson, John Kvamme, Eugene Morris, Erik Redal, Duane Richardson, Ed Roalkvam, Robert Singleton, Peg Stiffler and John Vitullo.

Student Guide for Applying to College

Introduction

This guide has been prepared to inform students in Tacoma Public Schools about the college admissions process. Colleges have different selection criteria. Well-informed applicants can enhance their admissions chances by making sure that the amount and quality of information in their admission folders is appropriate.

Students and parents should be aware that two different types of college programs are offered in Washington State: community colleges and four-year colleges. Acceptance to a state-supported community college is usually dependent on ly on possession of a high school diploma and sufficiently early application. However, acceptance at a community college does not insure that credits earned will necessarily be accepted at a four-year institution. Students should discuss community college attendance with a high school counselor.

Acceptance at a four-year college in or out of state can be very competitive. Admissions officers are interested in the qualitative nature of achievements as well as in supportive comments from teachers, counselors and friends who write on students' behalves.

Colleges consider factors such as: *grades, test scores, class rank, quality of academic preparation, extracurricular activities, work experience, geographical representation, ethnic mix and volunteer participation* when considering a candidate's application. Colleges have varying criteria for admission which are published in college handbooks and catalogs. Generally speaking, the smaller private colleges rely on the subjective as well as objective data in a student's application and recommendations; the larger, public colleges rely more on the objective data as they review thousands of applications.

While much of this information is generally applicable to the college admissions process, some information, such as that on the personal essay, relates only to the application process at highly selective colleges.

College Applications

Preliminary visits

Visits to colleges are usually made in the spring or summer preceding the senior year. Fall and winter of the final year are good times to visit a college campus, attend classes in session and arrange an appointment with the admissions office. If you are going to have an interview at a college which has not sent a representative to your high school, it is best to arrange the appointment well in advance. Remember to arrive at your appointment on time, well prepared to explain your interest in the college. Read the college catalog as part of your preparation and ask well-informed and appropriate questions. If your counselor or career center does not have the catalog for the college of your choice, write to the admissions office for a copy. Addresses to all colleges are available in *Baron's Profile of American College*.

Applications

Most applications are not to be submitted before the fall of the senior year. Students should visit their counselors for applications and catalogs. Most four-year colleges request that applications be sent to their admissions office beginning December 1. However, students applying to the service academies must do so in the spring of their junior year or in the summer prior to their senior year. It is wise to check each individual college deadline.

Various colleges have early notification plans. Two of these plans are "Early Decision" and "Early Action."

> The deadline for applications for both of these plans is usually Nov. 1. Under the terms of the "Early Decision Plan," students may be notified of their acceptance as early as Dec. 15. They are then morally obligated to accept the offer of admission and **to withdraw all applications to other colleges.** The "Early Action Plan" applications and notification timetables are the same as those of the "Early Decision Plan," however, students are given until May 1 to accept or decline the offer of admission. Students applying for "Early Decision" or "Early Action" should have strong academic records.
>
> NOTE: Students who plan to opt for "Early Decision" or "Early Action" should take college entrance tests prior to their senior year. This will assure students that their college applications will be supported by test scores.

Applications should be submitted to the counselors in your school who will read applications to see that they are in order.

Letters of recommendation

In addition to the basic application, many colleges will request that letters of recommendation be submitted. Recommendations from teachers, counselors, coaches and community leaders that include personal strengths and unusual qualities are very helpful to admission committees. When you request a written recommendation, provide a stamped envelope addressed to the college for mailing the recommendation.

Supporting letters of recommendation

Supporting letters of recommendation are those additional letters, written by persons well acquainted with the student, which may enhance the college's knowledge of a candidate's strengths. Two personal recommendations of this nature are sufficient to assist college admissions personnel in the assessment of a student's candidacy. Select persons with whom you have a long-standing acquaintance and who will compose a letter of recommendation giving specifics: non-academic interests, personal strengths, unusual qualities, work experiences and anecdotal examples of your integrity, humor, ability to adapt, interpersonal skills, interest in others and openness to new experiences.

Multiple applications

After a thorough examination of the options available, a student should apply to colleges which have accepted students with similar credentials. Most students choose to apply to three colleges. One or two colleges of the three may be schools where admission is not certain. A student should take the precaution of making application to what is called a "safety" or "backup" school—one where acceptance is ensured.

Interviews

Interviews other than those at the college are usually held at your high school or in the home of local alumni. Group meetings at your high school are scheduled by your counselor or career center. Students should feel free to use such interview opportunities as information sessions; there is no obligation incurred by attending the meeting. You may wish to ask your counselor to help with practice interviews so that the interview will be a less anxious experience.

College admissions tests

Most four-year colleges require either the SAT or ACT which are administered at various times during the year. These are described in the standardized test section.

Scholarship applications

Frequently the colleges with the highest tuition costs are also those which offer the largest financial aid packages. Therefore, academically qualified students should not let cost keep them from applying to a particular school.

Two types of financial aid are available to interested students: "need-based" scholarships or grants and assistance unrelated to demonstrated financial need.

1. Applications for "need-based" financial aid is normally made by completing the Financial Aid For (FAF) of the College Scholarship Service or the Family Financial Statement (FFS) of the American College Testing Program. See the financial aid section of a college's admission information package to determine which of these is required, when it should be filed and whether a separate aid form of the college's own devising is also required. Scholarship funds for needy students are also frequently available from grants. The primary source of external grants or loans are awards made by federal and state governments such as the Pell Grant or the Perkins Loan. Application for the Pell and state scholarships can be made by checking the appropriate box on either the FAF or the FFS mentioned above. The Perkins Loan has specific regulations governing the amount of the loan and requirements for repayment. Your counselor will have the information regarding this and other forms of financial aid.
2. Assistance unrelated to financial need is offered in the belief that students should be willing to invest in their own futures. The "Guaranteed Student Loan" is available to students at a lower interest rate than regular loans from local lenders (bank and credit unions) as well as from some colleges. For students, the government pays the interest on these loans. The annual borrowing limit is determined yearly by the federal government and total undergraduate borrowing is limited. Repayment of the loan principal and projected interest is usually deferred until after student status ends. Students may find that once they are attending a college, other forms of aid limited to non-freshmen are available.

Other scholarships available to all qualified students include the "National Merit Scholarships," which sometimes offers stipends regardless of family financial circumstances and those awarded by civic organizations and other local groups. Occasionally, colleges will offer merit scholarships to a limited number of students. Selection of recipients is dependent on unusual talent in a specific area or on overall academic excellence.

All high schools have scholarship application forms for local scholarships. Lists of available scholarships and their deadlines are published in each high school.

NOTE: Many scholarships require a PSAT, SAT or ACT score.

Recommended college prep curriculum pattern

Preparation for a college-level education requires a solid academic preparation in high school. To prepare onself to meet the challenges of college the following course plan is recommended:

English—4 years, one foreign language—2 years, social studies—3 years, laboratory science (biology, chemistry, physics)—2 years, advanced math (algebra, geometry, trigonometry)—3 years.

Since this is a minimum recommendation, additional courses should be taken in these areas.

Class rank

Tacoma Public Schools gives the college class rank. Schools rank students for the first time at the end of the junior year, in February of the senior year and in June of the senior year. Although colleges have tended to place less value on rank in class, they still find it a useful indicator in the admissions process.

Notification

Colleges have various dates for notification, depending on the type of application ("Early Decision" or otherwise). Generally, however, the notification will come in April and a student will have several weeks in which to choose from colleges offering admission. **Students should inform their counselors when they receive an acceptance of an application.** Inform all schools to which you have been accepted as to whether or not you plan to attend.

Role of student

Colleges with highly competitive admissions turn away two to four qualified students for every one they accept. The admissions process involves more than test scores and class rank as schools also seek a diverse student body. Your application should give a thorough impression of you as a candidate. Give colleges full information about your achievements, use the form that has been provided by the college and focus on those activities that are of real significance to you.

Extracurricular activities

Because these institutions want to build a class composed of people with a diversity of talents and backgrounds, they rate each applicant on non-academic as well as academic criteria. A few colleges give both ratings equal weight in the admissions process. Given this, applicants to selective schools should provide as much information as possible about their non-academic achievements. Simply listing what you do outside the classroom is not sufficient. How many hours a week do you devote to these activities? What is your level of competence in an activity? Be specific with regard to actual performance. For example, if you're on the newspaper staff, tell how many issues are published; if you're a varsity swimmer, tell what your times are; if you're in a club, tell about its activities. Simply be honest and thorough in the information you present about yourself, remember that admissions committees will be reviewing the folders of many other applicants with activities and positions similar to yours.

Personal essay

Student essays (if the application suggests a personal essay) are an opportunity to write about your values, hopes and ambitions. Your comments give admissions officers an opportunity to both evaluate your writing and to make an estimation of your ability to contribute to the college. It is to your advantage to describe the jobs you have held and to indicate what you learned about yourself and others through the experience. Be sure to comment on how these jobs influenced your choice of a career or college major. It is relevant for the college to know if you have special responsibilities or circumstances at home which have or have not affected your school performance. Let them know if you have two full-time working parents or a single parent, a share of cooking and housework, the care of younger siblings or aged relatives, the financial need to work, a foreign language spoken at home or a past history of schooling in other countries. Select a few incidents (two or three) that were important in your life and indicate how these have affected and will affect your future. Avoid autobiographical formats ("I was born in Tacoma, Washington..."). The essay must be the student's work to have an authentic tone; you may have the spelling and punctuation checked but the essay should remain your product.

In summary

Applicants need to prepare materials that will give admissions committees a comprehensive summation of their backgrounds, strengths, achievements and goals. Keep reminding yourself that you are making an investment in yourself. Managing your college applications capably is the least you can do for your future.

Standardized Tests

Preliminary Scholastic Aptitude Test (PSAT)

Preliminary Scholastic Aptitude Test and the National Merit Scholarship Qualifying Test—PSAT/NMSQT must be taken during the fall of the junior year to qualify for National Merit Scholarships. Sophomores may take this test for experience in test taking.

The PSAT/NMSQT is the qualifying test for students who wish to participate in the nationwide competitions conducted by National Merit Corporation (NMSC)—The National Merit Scholarship Program and the National Achievement Scholarship Program for oustanding Black students. Merit scholars are selected with these test scores. Other selected scholarships may require these scores.

American College Test—ACT

The ACT assessment instrument consists of a battery of four tests and a Student Profile Section and Interest Inventory completed when students register for the assessment. The academic tests cover four subject matter areas: English, mathematics, social studies and natural sciences. These tests are designed to assess each student's general educational developmental and ability to complete college-level work.

The Student Profile Section and the ACT Interest Inventory Results are used to compare the student's personal data and student's interests with the interests of college-bound students who later, as college students, majored in each of a wide variety of areas. Inventory results are also used to help students compare their work activity preferences with work which characterizes specific families of jobs.

The academic test is scored on a 0 (low) to 36 (high) basis. Most colleges require either the SAT or ACT and will accept either for admission purposes. However, there are some colleges that will accept only the ACT test scores for admission.

Scholastic Aptitude Test—SAT

The Scholastic Aptitude Test (SAT "College Boards") is usually taken in the senior year and is a required test for admission to many colleges (usually the east and west coasts). Scored on the basis of 200 (low) to 800 (high), the SAT is a multiple-choice examination and is designed to test a student's aptitude for scholastic work (not intelligence).

The Scholastic Aptitude Tests are administered in November, December, January, March, May and June. All SAT test scores are reported to colleges; the colleges select the best math and verbal scores to use for admission criteria. A repeated testing can affect scores 20 to 30 points. In general, all seniors should take the SAT tests in November or December unless your counselor feels an earlier test series should be substituted. Your counselor has the application forms for the SAT and achievement tests.

If students indicate on their SAT or achievement test registration forms, the College Entrance Examination Board will send the test scores directly to four colleges of their choice. "Additional Report" forms for sending scores to other colleges are available from your counselor. An additional charge is made for each college.

Students may elect to take the SAT during their junior year and depending on their score, may wish to repeat the test during their senior year.

Achievement Tests—ACH

The College Board offers 14 different achievement tests, each designed to measure knowledge in one subject area and the ability to apply that knowledge. Those colleges requiring achievement tests use them in selecting students for admission, for course placement or both. Some colleges specify the achievement test to be taken but others allow applicants to choose those tests they feel best qualified to take. You should find out the policies of the colleges to which you plan to apply.

Achievement tests are given in English Composition, Literature, American History and Social Studies, European History and World Cultures, Mathematics Level I, Mathematics Level II, French, German, Hebrew, Latin, Spanish, Biology, Chemistry and Physics.

Students will benefit most by taking the achievement tests as soon as possible after completing the appropriate courses in that subject. A single fee allows students to take up to three achievement tests on the date they are tests.

Advanced Placement Tests—AP

Advanced placement tests are designed for strong students who have completed college-level work in high school. AP tests are given in specific subject areas and are used in determining whether or not a student may gain advanced standing in college. AP tests are given by the guidance department of your school. Advanced placement may be granted with or without credit hours.

College-Level Examination Program (CLEP)

CLEP is one way of earning college credit without enrolling in a college course. You can take a CLEP examination and receive college credit for an acceptable score by having the test results sent to a college you plan to attend. If you are confident that you have studied and learned the material covered in a college-level introductory course in which there is a CLEP test, then CLEP may be for you.

International Baccalaureate—IB (Foss High School only)

This is a highly intensive college preparatory curriculum designed and monitored by the International Baccalaureate Office in Geneva, Switzerland. The IB diploma is recognized in lieu of entrance exams in more than 40 countries around the world. Major colleges and universities in the United States and Canada grant advanced placement and/or credit to students who do well on their examinations.

NOTE: Check with your counselor for information about testing programs.

Guidelines for College/Technical School Selection

Before you begin your college search, make decisions with your parents about these factors:

I. Kind of school
   - A. four-year college or university
   - B. two-year college (community)
     1. terminal program: associate degree or certificate
     2. transfer to four-year program
   - C. business
   - D. technical
   - E. nursing
   - F. other

II. Size and type of student body
   - A. large (up to 50,000)
   - B. medium (5,000-10,000)
   - C. small (up to 2,000)
   - D. co-educational
   - E. all men
   - F. all women

III. Location and setting
   - A. geographical area of country
   - B. rural
   - C. small town
   - D. large metropolitan area

IV. Control
   - A. public
   - B. private independent
   - C. private with religious affiliation

V. Total cost per year (room, board, tuition, transportation, entertainment)
   - A. under $4,000
   - B. $4,00-$8,000
   - C. $8,000-$12,000
   - D. over $12,000

VI. Field of study
   - A. major field(s) of interest for undergraduate study
   - B. graduate study—is it necessary or desirable for the career field you want to enter? Will admission be competitive?

VII. Special program or activities
   - A. work study
   - B. study abroad
   - C. athletics
   - D. fraternities/sororities
   - E. ROTC

By the end of your junior year, you should prepare a list of colleges which match your criteria. Next, determine whether you can meet their admissions requirements.

I. High school subject required

II. Standardizes tests
   1. verbal
   2. math
   3. achievement test scores

III. Grade point average

IV. Class rank

V. Recommendations

Plan to apply to at least three colleges—one or two for which you may qualify but to which you may not be admitted and one which meets your requirements and to which you are sure you will be admitted. Determine what admissions tests are required by each college (ACT, SAT, ACH, junior or senior year) and apply to take them at the recommended time(s).

Spend some time in the spring or summer of the eleventh grade visiting colleges and collecting application blanks and information on financial aid. Visit when colleges are in session, if possible. Apply early in your senior year.

If an interview is required, arrange for it before your visit. For help with decision-making, consult your counselor.

Helpful Publications

Colleges and specialized schools

American Universities & Colleges
Barron's Profiles of American Colleges
College Admissions Data Service
College Handbook, The
Comparative Guide to American Colleges by Cass & Birnbaum
Guide to Alternative Colleges
Guide to College Majors
Lovejoy's College Guide
Lovejoy's Prep School Guide
The New Guide to Study Abroad
Two-Year Colleges & Four-Year Specialized Schools & Programs by Cass & Birnbaum
The Higher Education Book

Financial Aid Bibliography

Meeting College Costs—College Board Publication
Need a Lift—American Legion
Report on College Costs—Washington Natural Gas
Five Federal Financial Aid Programs—U.S. Dept. of Education

A Timetable for College Planning
College Admission Schedule for Students

	EIGHTH GRADE	TIME
_____	Plan of college preparatory program	March-May

	FRESHMAN & SOPHOMORE YEARS	TIME
_____	Sophomores that are in a college preparatory English program may take the PSAT/MNSQT	Sept.-Oct.
_____	Plan college preparatory program	Oct.-March
_____	Visit your career center to study college catalogs	
_____	Talk to your counselor about interests and needs	
_____	Investigate career interests and related college majors	

	JUNIOR YEAR	TIME
_____	Register for PSAT/NMSQT	Sept.-Oct.
_____	Meet with your counselor to discuss the results of PSAT/NMSQT	Dec.
_____	Develop a tentative list of colleges to explore	Jan.-Feb.
_____	Plan senior course selections to enhance your college admission chances	Jan.-Feb.
_____	Continue to investigate career interests and related college majors	Oct.-March
_____	Consult college handbooks, visit with college represetatives and obtain a copy of "Meeting College Costs" in your school. Learn about course offerings, size, location, admission requirements, deadlines and costs of each college.	Jan.-May
_____	Register for May SAT's and June Achievement Tests if considering "Early Decision." Try to visit several colleges and narrow your list to three realistic choices.	Feb.-March-April
_____	Application for military academies and ROTC	March-April
_____	Check for specialized scholarships	March-April
_____	Make interview appointments for the early fall where appropriate	July-Aug.

SENIOR YEAR	TIME
_____ Meet with your counselor if you need to consider a major change in plans and/or type of college to obtain applications	Sept.
_____ Check with your counselor about scholarship applications and deadlines	Sept.
_____ Complete the scholarship application required by your high school	Sept. or Feb.
_____ Submit your application by the October or November deadline if applying for "Early Decision" or "Early Action," to service academies or to ROTC scholarships. Give teachers the recommendation forms and your counselor the secondary school report form two weeks before deadlines.	Sept.-Oct.
☐ Give the teacher/counselor at least two weeks time for preparation of recommendations.	
☐ Have Educational Testing Service (ETS) in Berkeley, California forward your SAT and Achievement Score Reports to all the colleges to which you are applying. (Your counselor has additional forms.)	
☐ Give your counselor all secondary school report forms at least two weeks before application deadlines. Accept the responsibility for meeting deadlines.	
_____ Apply for fall ACT, SAT or achievement tests	Sept.-Oct.
_____ Have your parents complete the Financial Aid Form (FAF) and submit it to College Scholarship Service by Jan. 31 if you are applying for financial aid.	
_____ Notify your counselor of your status when you hear from your colleges. (In order for the college to receive your final transcript, notify your counselor of your college choice.)	January

Planning Guide for Meeting College Expenses
Making a Budget for Your College Expenses

After you have narrowed your college choices to three, you may wish to weigh the expenses at each of these schools against your family's annual resources. A report on college costs for the State of Washington and college catalogs are the courses of college costs.

Annual Expenses	College A	College B	College C
Tuition			
Room			
Board			
Fees			
Books			
Supplies			
Transportation			
Fraternity/sorority dues			
Other dues			
Entertainment			
Clothing			
Laundry			
Grooming			
Other expenses			
TOTAL			

Annual Resources	
Parent's contribution	
Special insurance	
Your savings	
Part-time job	
Scholarships	
Loans	
Other sources of contribution	
TOTAL	

After compiling the above information, find the difference between the estimated annual costs and resources.

Should you find that you need further financial assistance in attending college, there are several possibilities you might wish to explore. Ask your counselor or career center staff to direct you to information about student loans, scholarships and other sources of financial aid.

College Comparison Sheet

As you research colleges, record pertinent information for comparisons.

Areas to examine	College A	College B	College C
High school subjects required for admission			
Average scores of entrance test required			
Interview required			
Latest date to apply for admission			
Latest date to apply for financial aid			
Freshman dropout rate (%)			
Degrees offered			
Quarter or semester system			
Tutorial program			
Work-study program			
Opportunities for study abroad			
On-campus residence required			
Dorm visitation policy			
Curfew			
Fraternities and sororities			
Intercollegiate athletics			
Intramural athletics			
Personal counseling			
Placement service			
Estimated total annual cost			
Average class size			
Scholarship opportunities			
Total enrollment			
Percentage of faculty w/earned Ph.D. degree			
Early admission program			
AP or CLEP credit accepted			
Transfer policy			
Foreign languages required			
Opportunities for part-time work			

Federal Financial Aid Programs

General Information

To help you pay for your education and training after high school, the U.S. Department of Education (ED) offers five major student financial aid programs.

1. Pell Grants (formerly BEOG)
2. Supplementary Educational Opportunity Grants (SEOG)
3. College Work-Study (CWS)
4. Perkins Loan
5. Guaranteed Student Loans (GSL), PLUS loans and SLS loans

NOTE: **Grants** are awards of money that you do not have to pay back.
Work-study gives you the chance to work and earn the money you need.
Loans are borrowed money which you MUST repay with interest.

To get information about student aid administered by the states, contact the student assistance agency at the following address:

GSL: Washington Student Loan Guaranty Association
500 Coleman Building
811 - 1st Ave.
Seattle, WA 98104
Toll-free telephone: 1-800-732-1077

Eligibility

In general, you are eligible for aid if—

- You are enrolled at least half-time as a regular student in an eligible program at one of the more than 7,000 colleges, universities, vocational schools, technical schools or hospital schools of nursing that take part in Department of Education financial aid programs.
- You are a U.S. citizen or an eligible non-citizen.
- You show that you have need.
- You are making satisfactory progress toward completing your course of study.
- You are not in default on a Perkins Loan, Guaranteed Student Loan or PLUS loan at the school you attend.
- You do not owe a refund on a Pell Grant or a Supplemental Educational Opportunity Grant at the school you attend.

Not all schools take part in all the programs. To check the eligibility of a school and its programs as well as the availability of financial aid, contact the school's financial aid office.

Since aid received from any Department of Education student assistance program must be used only for educational purposes, you must sign a statement of educational purpose saying that you will use the money only for tuition, fees, room, board, books, supplies and other expenses related to your attendance at a particular school.

Need

Federal student aid is awarded on the basis of need. Need is the difference between your cost of education (educational expenses such as tuition, fees, board, room, books, supplies and other expenses) and the amount you and your family can afford to pay (known as the "Expected Family Contribution" [EFC] or "Family Contribution" [FC]).

Applying

You may apply by filling out any of these forms:

- The U.S. Department of Education's Application for Federal Student Aid (AFSA)
- The College Scholarship Service's Financial Aid Form (FAF)
- The American College Testing Program's Family Financial Statement (FFS)

When you apply for aid, be sure to complete the form accurately and submit it on time.
Aid from these programs does not automatically continue from one year to the next. You must reapply each year.

Citizenship

You must meet one of the following citizenship requirements to be eligible for Federal Student Aid Programs:

U.S. citizen
U.S. national
U.S. permanent resident who has a I-151 or I-551 (Alien Registration Receipt Card)
Permanent resident of the trust Territory of the Pacific Islands
Permanent resident of the Northern Mariana Islands

Deadlines (approximate dates—subject to change each year)

March 15: Your federal student aid application or special condition application must be received by the state.

May 5: Corrections to your Student Aid Report (SAR) must be received by this date.

May 31: Or at last day of enrollment, whichever comes first. Deadlines for submitting your SAR to a financial aid office—if you enrolled before May 1.

June 15: Requests for duplicate SARs must be received by this date.

June 30: Or your last day of enrollment, whichever comes first. Deadlines for submitting your SAR to a financial aid office—if you are enrolled for the first time in the award period on or after May 1.

Address

If you have questions about the application process, you may write to the following address for information. You should always include your full name, correct address, social security number, date of birth and signature in your letter. Use your permanent mailing address.
For Pell Grants only submit your Application for Federal Student Aid to:

Federal Student Aid Programs
P.O. Box 4160
Iowa City, Iowa 52244

Student Consumer Rights & Responsibilities

Student rights

You have the right to ask a school:

- The names of its accrediting organizations.
- About its programs, its instructional, laboratory and other physical facilities and its faculty.
- What the cost of attending is and what its policies are on refunds to students who drop out.
- What financial assistance is available including information on all federal, state, local, private and institutional financial aid programs.
- What the procedures and deadlines are for submitting applications for each available financial aid programs.
- What criteria it uses to select financial aid recipients.
- How it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- How much of your financial needs, as determined by the institution, has been met.
- How and when you will be paid.
- To explain each type and amount of assistance in your financial aid package.
- If you have a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the length of time you have to repay your loan, when you must start paying it back and any cancellation and deferment provisions that apply.
- If you are offered a work-study job, you have the right to know what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be and how and when you will be paid.
- To reconsider your aid package if you believe a mistake has been made.
- How the school determines whether you are making satisfactory progress and what happens if you are not.
- What special facilities and services are available to the handicapped.

Student responsibilities

It is your responsibility to:

- Review and consider all information about a school's program before you enroll.
- Pay special attention to your application for student financial aid, complete it accurately and submit it on time to the right place. Errors can delay your receiving financial aid.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for the promissory note and all other agreements that you sign.
- If you have a loan, notify the lender of changes in your name, address or school status.
- Perform in a satisfactory manner the work that is agreed upon in accepting a college work-study job.
- Know and comply with the deadlines for application or reapplication for aid.
- Know and comply with your school's refund procedures.

Pell Grants

What is a Pell Grant?

Pell Grants provide money to help undergraduates pay for their education after high school. The Pell Grant Program is the largest of the federal student aid programs. For many students, these grants provide a "foundation" of financial aid, to which aid from other federal and non-federal sources may be added. Unlike loans, grants do not have to be paid back.

How do I qualify?

The Department of Education uses a standard formula to evaluate the information on your student aid application. The formula produces a Student Aid Index number. Your Student Aid Report will contain this number and will tell you whether you are eligible for a Pell Grant.

Using a formula guarantees equal treatment for all applicants, but it also means that except for a few specific cases, there are no exceptions made for unique financial circumstances of students or their families.

How much can I receive?
Awards will depend upon program funding.

When should I apply?
The sooner, the better. Your financial aid application should be signed and mailed as soon after January 1 as possible. Check individual college deadlines.

Supplemental Educational Opportunity Grants

What is an SEOG?
A Supplemental Educational Opportunity Grant (SEOG) is an award of money to help you pay for your education after high school. It is for undergraduates only and it does not have to be paid back.

How much can I receive?
The amount you are awarded will depend on your need, the availability of SEOG funds at the college and the amount of other aid you are receiving.

When should I apply?
Different colleges set different deadlines. Check with the financial aid office at the college. However, it is a good idea to apply as soon as possible after January 1.

How will I know if I am going to receive an SEOG?
The college will send you a letter listing the amounts and kinds of financial aid you will get.

College Work-Study

What is College Work-Study?
The College Work-Study (CW-S) Program provides jobs for undergraduate and graduate students who need financial aid. CW-S gives you a chance to earn a part of your educational expenses.

How much can I receive?
The amount of your CW-S award depends on your financial need and the amount of money the college has for this program. In arranging a job and assigning a work schedule, the financial aid administrator at the college will take into account your need for financial assistance, your class schedule, your health and your academic progress.
Your pay will be at least the current federal minimum wage, but it may also be related to the type of work you do and its difficulty.

When do I apply?
Each college has its own deadlines. However, they are usually early in each calendar year after Jan. 1.

Perkins Loan

What is the Perkins Loan/
A Perkins Loan is a low-interest loan to help you pay for your education after high school. These loans are made to undergraduate and graduate students through the financial aid office at their colleges. Check at that office to find out if the college takes part in the program. These loans must be repaid.

How much can I borrow?
The total you may borrow is determined by the program in which you are enrolled.

When do I apply?
Each college sets its own deadlines. They are usually early in each calendar year after Jan. 1. Contact the financial aid administrator at the college.

How will I be paid?

The college will give you either a check or credit your student account. If the college credits your account, it must give you a receipt. You will receive the loan in at least two payments.

How will I find out if I am going to receive an NDSL?

The college will send you a letter listing the amount and kinds of financial aid you will receive.

What are my rights as a borrower?

You must be provided with a copy of your promissory note and repayment schedule. You have a six-month "grace period" before your payments begin and interest begins to accumulate. Under certain circumstances you have the right to defer repayment. Under certain circumstances you have the right to cancel repayment. If you cannot afford to repay the loan according to schedule, you may request deferment for a specific period of time if it will assist you in avoiding default. You may at any time pay the entire loan balance and any interest due without being charged a penalty by the lender.

Guaranteed Student Loans

What is a GSL?

A Guaranteed Student Loan (GSL) is a low-ionterest loan made to you by a lender such as a bank, credit union or savings and loan association to help you pay for your education after high school. These loans are insured by either the federal government or the guarantee agency in your state. The interest rate is set by the federal government.

What are the maximum amounts I can borrow?

If you are an undergraduate student, usually you can borrow up to $2,500 a year. The total GSL debt you can have outstanding as an undergraduate is usually $12,500.

What are the limitations on the amount I can borrow?

You cannot borrow more than the cost of attendance at your school, less any other financial aid you recieve. Depending on your family income, you may have to show financial need and the amount of that need may limit the size of your GSL. The college will have full details about how your need is determined for the GSL program.

How do I apply?

You can get a GSL application from a lender, from a college or from your state guarantee agency. After you fill out your part of the application, the college you plan to attend must complete the part of it which certifies your enrollment, your cost of education, your academic standing, any other financial aid you will receive and your need, if applicable. You then take the application to a lender that takes part in the GSL Program. If the lender agrees to make the loan, it gets the approval of the guarantee agency or the Dept. of Education and gives you the loan in one or more payments.

When should I apply?

You should begin looking for a lender as soon as you are accepted by the college. After you submit your application to a lender and the lender agrees to make the loan, it usually takes four to six weeks to get your loan approved by the guarantee agency or the Dept. of Education.

PLUS Loans

What are PLUS Loans?

PLUS Loans are meant to provide additional funds for educational expenses. The interest rate for these loans is set by the federal government. Like GSL's, they are made by a lender such as a bank, credit union or savings and loan association.

Who can borrow these loans and how much can they borrow?

Parents of dependent undergraduate students may borrow up to $3,000 per year. Independent undergraduates may borrow up to $2,500 per year. However, the PLUS Loan, combined with any GSL the undergraduate may have, cannot exceed the yearly and total GSL undergraduate limits.

How do I apply?

The same way that you apply for a GSL except that PLUS borrowers do not have to show need.

Is there any charge for making a PLUS Loan?

Yes. PLUS Loan borrowers must pay an insurance premium of up to one percent of the total loan, collected in advance, under a guarantee agency program. An insurance premium of one-quarter of one percent will be collected for loans insured by the federal government. Usually this premium is collected at the time of disbursement by the lender. There is no origination fee for a PLUS Loan.

Student Aid Information Center—Toll-free 1-800-333-INFO

Or write to: Federal Student Aid Information Center
P.O. Box 84
Washington, D.C. 20044

Glossary

Assets: Savings and checking accounts, home or business value, stocks, bonds, real estate, trust funds, etc. Cars are not considered assets nor are personal possessions such as stamp collections or musical instruments.

Campus-Based Programs: Supplemental Educational Opportunity Grants (SEOG), College Work-Study (CW-S) and Perkins Loans. These federal programs are called "campus-based" because they are administered by the financial aid administrator at the college.

Cost of education (or Cost of Attendance): The total amount it will cost a student to go to college. It is usually expressed as a yearly figure. For Pell Grants, it includes tuition and fees, on-campus room and board (or a standard housing and food allowance for off-campus students), and allowances for books, supplies and miscellaneous expenses.

Dependent student: Any student who answered NO on the Financial Aid Form to any part of Section, questions 45a, 45b, 45c or 45d.

Expected Family Contribution (EFC)—Family Contribution (FC): This figure is determined by a formula and indicates how much of your own and your family's financial resources should be available to help pay for school. This figure is important because your financial aid administrator will subtract it from your cost of education to find out how much you cannot pay for.

Financial Aid Package: The total amount of financial aid a student receives. Federal and non-federal aid such as loans, grants or work-study are combined in a "package" to help meet the student's needs.

Financial Aid Transcript: A record of the Dept. of Education student aid you have received.

Guarantee Agency: The organization that administers the GSL and PLUS programs in your state. The federal government does set loan limits and interest rates but each state is free to set its own rules within federal guidelines. These agencies are the best source of information on GSL's and PLUS loans in your state.

Half-time: At colleges measuring progress by credit hours and academic terms (semester, trimester or quarters), "half-time" means at least six semester hours or quarter hours per term.

Independent student: Any student who answered YES on the Financial Aid Form to any part of Section G, questions 45a, 45b, 45c or 45d.

Promissory Note: The legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan.

Resident Policy: The student or the parents of the students must be a bonified resident of Washington State for one year prior to application for attendance at a public postsecondary institution in Washington to be considered for resident status.

Proof of residency includes: (1) Voter registration in Washington for 12 months or more; (2) Washington State Driver's License for 12 months or more; (3) automobile registration in Wasnington for 12 months or more; (4) purchasing a home or rent receipts for 12 months or more.

Some leeway exists in the case of military and military dependents, however any questions regarding resident status should be directed to the admissions office of the school of intent.

Satisfactory academic progress: Each college that takes part in federal student aid programs must establish a written standard of satisfactory academic progress. To receive federal aid, you must meet that standard.

Statement of Educational Purpose: A document you must sign in order to receive federal student aid. By signing it, you agree to use your student aid only for education-related expenses.

School Board: John Lynn, President; Cathy Pearsall, Vice President; Betty Drost; Eugene Matsusaka; Pat McCarthy

Superintendent: Lillian C. Barna

This publication was revised under the direction of the district counseling & career development office April 1989

For more information, contact:

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Tacoma Public Schools
P.O. Box 1357
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(206) 596-1063

Tacoma School District #10 complies with all federal rules and regulations and does not discriminate on the basis of race, color, national origin, sex or handicap. This holds true for all students who are interested in participating in educational programs and/or extracurricular school activities. Inquiries regarding the application of these laws and regulations should be directed to Pauline Yamashita, Administrator for Equity & Excellence, P.O. Box 1357, Tacoma, WA 98401-1357; telephone 596-1115.